



The Summary of Benefits and Coverage (SBC) document will help you choose a health plan. The SBC shows you how you and the plan would share the cost for covered health care services. NOTE: Information about the cost of this plan (called the premium) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, www.communitycarehealth.org or by calling 1-559-724-4995. For general definitions of common terms, such as allowed amount, balance billing, coinsurance, copayment, deductible, provider, or other underlined terms, see the Glossary. You can view the Glossary at www.healthcare.gov/sbc-glossary/ or call 1-559-724-4995 to request a copy.

Important Questions	Answers	Why This Matters:
<u>What is the overall deductible?</u>	\$2,250 Individual / \$4,500 Family	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
<u>Are there services covered before you meet your deductible?</u>	Yes. <u>Preventive care</u> and the other services listed in the “What you will pay” column of the chart starting on page 2, indicates services covered before you meet your deductible.	This <u>plan</u> covers some items and services even if you haven’t yet met the <u>deductible</u> amount, but a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
<u>Are there other deductibles for specific services?</u>	Yes. Generic, brand and specialty prescription drugs. \$300 Individual / \$600 Family. There are no other specific <u>deductibles</u> .	You must pay all of the cost for these services up to the specific <u>deductible</u> amount before this <u>plan</u> begins to pay for these services.
<u>What is the out-of-pocket limit for this plan?</u>	\$8,900 Individual / \$17,800 Family	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
<u>What is not included in the out-of-pocket limit?</u>	<u>Copayment</u> for certain services, <u>premiums</u> , <u>balancing-billing</u> charges, and health care this plan doesn’t cover.	Even though you pay these expenses, they don’t count toward the <u>out-of-pocket limit</u> .
<u>Will you pay less if you use a network provider?</u>	Yes. See www.communitycarehealth.org or call 1-559-724-4995 for a list of <u>network providers</u> .	This <u>plan</u> uses a provider <u>network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider's</u> charge and what your <u>plan</u> pays (<u>balance billing</u>). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.

Important Questions	Answers	Why This Matters:
Do you need a referral to see a specialist ?	Yes.	This plan will pay some or all of the costs to see a specialist for covered services but only if you have a referral before you see the specialist .

⚠ All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$50 / visit, deductible does not apply	Not covered	None
	Specialist visit	\$85 / visit, deductible does not apply	Not covered	Referral is required. This plan will pay some or all of the costs to see a specialist for covered services, but only if you have a referral before you see the specialist . Preauthorization may be required for some procedures and services provided by specialists, but is not required for the specialist visit itself.
	Preventive care / screening / immunization	No Charge, deductible does not apply	Not covered	You may have to pay for services that aren't preventive . Ask your provider if the services needed are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	X-ray: \$85/ encounter, deductible does not apply Lab test: \$40 / encounter, deductible does not apply	Not covered	None
	Imaging (CT/PET scans, MRIs)	\$300 / procedure, deductible does not apply	Not covered	None
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at	Generic drugs	Retail: \$17 / prescription Mail order: \$34 / prescription	Not covered	Up to a 30-day supply (retail prescription); 90-day supply (mail order prescription). Subject to formulary guidelines.
	Preferred brand drugs	Retail: \$65 / prescription Mail order: \$130 / prescription	Not covered	Up to a 30-day supply (retail prescription); 90-day supply (mail order prescription). Subject to formulary guidelines.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
www.communitycarehealth.org		after drug <u>deductible</u>		
	Non-preferred brand drugs	Retail: \$90 / <u>prescription</u> Mail order: \$180 / <u>prescription</u> , after drug <u>deductible</u>	Not covered	Up to a 30-day supply (retail <u>prescription</u>); 90-day supply (mail order <u>prescription</u>). Subject to <u>formulary</u> guidelines.
	<u>Specialty drugs</u>	20% <u>coinsurance</u> , up to \$250 per <u>prescription</u> , after drug <u>deductible</u>	Not covered	Up to a 30-day supply (retail <u>prescription</u>). Subject to <u>formulary</u> guidelines.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% <u>coinsurance</u> , <u>deductible</u> does not apply	Not covered	<u>Preatuthorization</u> is required.
	Physician/surgeon fees	20% <u>coinsurance</u> , <u>deductible</u> does not apply	Not covered	None
If you need immediate medical attention	<u>Emergency room care</u>	\$400 / visit	\$400 / visit	<u>Copayment</u> waived if admitted to hospital as inpatient.
	<u>Emergency medical transportation</u>	\$250 / trip	\$250 / trip	None
	<u>Urgent care</u>	\$50 / visit, <u>deductible</u> does not apply	\$50 / visit, <u>deductible</u> does not apply.	Non- <u>Plan Providers</u> covered when temporarily outside the service area.
If you have a hospital stay	Facility fee (e.g., hospital room)	20% <u>coinsurance</u>	Not covered	<u>Preatuthorization</u> is required.
	Physician/surgeon fees	20% <u>coinsurance</u> , <u>deductible</u> does not apply	Not covered	None
If you need mental health, behavioral health, or substance abuse services	Outpatient services	\$50 / individual visit; <u>deductible</u> does not apply \$50 / individual visit for other outpatient services visit, <u>deductible</u> does not apply	Not covered	<u>Mental / Behavioral Health/ Substance Abuse</u> \$25 / group visit, <u>deductible</u> does not apply
	Inpatient services	20% <u>coinsurance</u>	Not covered	None

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you are pregnant	Office visits	No Charge, deductible does not apply	Not covered	Depending on the type of services, a copayment , coinsurance , or deductible may apply. Maternity care may include tests and services described elsewhere in the SBC (i.e. ultrasound).
	Childbirth/delivery professional services	20% coinsurance , deductible does not apply	Not covered	None
	Childbirth/delivery facility services	20% coinsurance	Not covered	None
If you need help recovering or have other special health needs	Home health care	\$45 / visit, deductible does not apply	Not covered	Up to 2 hours / visit, up to 3 visits per day / up to 100 visits per benefit year.
	Rehabilitation services	Outpatient: \$50 / visit, deductible does not apply	Not covered	None
	Habilitation services	Outpatient: \$50 / visit, deductible does not apply	Not covered	None
	Skilled nursing care	20% coinsurance	Not covered	Up to 100 days limit / benefit period
	Durable medical equipment	20% coinsurance , deductible does not apply	Not covered	Preauthorization is required.
	Hospice services	No Charge, deductible does not apply	Not covered	Preauthorization is required.
If your child needs dental or eye care	Children's eye exam	No Charge, deductible does not apply	Not covered	Coverage limited to one exam/year.
	Children's glasses	No Charge, deductible does not apply	Not covered	Limited to one pair of glasses / year from select frames and lenses.
	Children's dental check-up	No Charge, deductible does not apply	Not covered	Limited to two check-ups / year.

Excluded Services & Other Covered Services:

Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

• Cosmetic Surgery	• Infertility Treatment	• Private Duty Nursing
• Dental Care (Adults)	• Long Term Care	• Routine eye care (Adult)
• Hearing Aids	• Non-emergency care when traveling outside the U.S.	• Routine Foot Care
		• Weight Loss Programs

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

• Abortion	• Acupuncture (plan provider preferred)	• Bariatric Surgery
• Chiropractic Care		

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov. Other coverage options may be available to you, too, including buying individual insurance coverage through the [Health Insurance Marketplace](http://HealthInsuranceMarketplace.gov). For more information about the [Marketplace](http://Marketplace.gov), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your plan for a denial of a claim. This complaint is called a grievance or appeal. For more information about your rights, look at the explanation of benefits you will receive for that medical claim. Your plan documents also provide complete information on how to submit a claim, appeal, or a grievance for any reason to your plan. For more information about your rights, this notice, or assistance, contact:

Community Care Health Plan	1-559-724-4995 or www.communitycarehealth.org
Department of Labor's Employee Benefits Security Administration	1-866-444-EBSA (3273) or www.dol.gov/ebsa/healthreform
Department of Health & Human Services, Center for Consumer Information & Insurance oversight	1-877-267-2323 X61565 or www.cciio.cms.gov
California Department of Insurance	1-850-927-HELP (4357) or www.insurance.ca.gov
California Department of Managed Health Care	1-888-466-2219 or www.healthhelp.ca.gov/

Does this plan provide Minimum Essential Coverage? Yes.

Minimum Essential Coverage generally includes plans, health insurance available through the [Marketplace](http://Marketplace.gov) or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of Minimum Essential Coverage, you may not be eligible for the premium tax credit.

Does this plan meet the Minimum Value Standards? Yes.

If your plan doesn't meet the Minimum Value Standards, you may be eligible for a premium tax credit to help you pay for a plan through the [Marketplace](http://Marketplace.gov).

Language Access Services:

[Spanish (Español): Para obtener asistencia en Español, llame al 1-559-724-4995.

[Tagalog (Tagalog): Kung kailangan ninyo ang tulong sa Tagalog tumawag sa 1-559-724-4995.

[Chinese (中文): 如果需要中文的帮助, 请拨打这个号码1-559-724-4995.

[Navajo (Dine): Dinek'ehgo shika at'ohwol ninisingo, kwijjigo holne' 1-559-724-4995.

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

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About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost-sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$2,250
■ Specialist copayment	\$85
■ Hospital (facility) coinsurance	20%
■ Other (blood work) copayment	\$40

This EXAMPLE event includes services like:
[Specialist](#) office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
[Diagnostic tests](#) (*ultrasounds and blood work*)
[Specialist](#) visit (*anesthesia*)

Total Example Cost	\$12,700
In this example, Peg would pay:	
Cost Sharing	
Deductibles	\$2,300
Copayments	\$700
Coinsurance	\$1,000
<i>What isn't covered</i>	
Limits or exclusions	\$60
The total Peg would pay is	\$4,060

Managing Joe's Type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$2,250
■ Specialist copayment	\$85
■ Hospital (facility) coinsurance	20%
■ Other (blood work) copayment	\$40

This EXAMPLE event includes services like:
[Primary care physician](#) office visits (*including disease education*)
[Diagnostic tests](#) (*blood work*)
[Prescription drugs](#)
[Durable medical equipment](#) (*glucose meter*)

Total Example Cost	\$5,600
In this example, Joe would pay:	
Cost Sharing	
Deductibles	\$300
Copayments	\$1,600
Coinsurance	\$200
<i>What isn't covered</i>	
Limits or exclusions	\$20
The total Joe would pay is	\$2,120

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$2,250
■ Specialist copayment	\$85
■ Hospital (facility) coinsurance	20%
■ Other (x-ray) copayment	\$85

This EXAMPLE event includes services like:
[Emergency room care](#) (*including medical supplies*)
[Diagnostic test](#) (*x-ray*)
[Durable medical equipment](#) (*crutches*)
[Rehabilitation services](#) (*physical therapy*)

Total Example Cost	\$2,800
In this example, Mia would pay:	
Cost Sharing	
Deductibles	\$1,300
Copayments	\$700
Coinsurance	\$60
<i>What isn't covered</i>	
Limits or exclusions	\$0
The total Mia would pay is	\$2,060

The [plan](#) would be responsible for the other costs of these EXAMPLE covered services.